

## Medicare Advantage Plans now available for people with End-Stage Renal Disease (ESRD)

If you have End-Stage Renal Disease (ESRD), you can enroll in a Medicare Advantage Plan during Open Enrollment (October 15—December 7, 2020) for coverage starting January 1, 2021.

## Things to know about Medicare Advantage Plans:

- Medicare Advantage is an "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In many cases, you'll need to use doctors who are in the plan's network.
- Most plans offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.

To learn more about Medicare Advantage Plans, and compare your Medicare options, look at your "Medicare & You" handbook or visit Medicare.gov/plan-compare. You can also call 1-800-MEDICARE (1-800-633-4227) to get more information. TTY users can call 1-877-486-2048.

## Important information about joining a Medicare Advantage Plan

In many cases, you'll need to use health care providers who participate in the plan's network and service area. Before you enroll, you may want to check with your providers and the plan you're considering to make sure the providers you currently see (like your dialysis facility or kidney doctor), or want to see in the future (like a transplant specialist), are in the plan's network. To learn more about a specific Medicare Advantage Plan, contact the plan, or visit Medicare.gov/plan-compare.

If you join a Medicare Advantage Plan during Open Enrollment (October 15— December 7), but change your mind, you have options. You can switch back to Original Medicare, or you can switch to a different Medicare Advantage Plan during the Medicare Advantage Open Enrollment Period (January 1—March 31).

For more information on Medicare Advantage Plans, visit Medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans.

